

Grant County

HRA Rollover Explanation

Definitions:

- Deductible: Dollars you are responsible for paying before the insurance company begins paying
- HRA: Health Reimbursement Arrangement; Grant County pays for a portion of the total deductible by reimbursing the employee (for Dean) or paying the provider (for Medical Associates)
- HRA Rollover: Grant County gives you money to help pay for your part of deductibles if you meet the eligibility requirements*. Your account balance may grow each year, **this is not a “use it or lose it” balance**. Maximum annual rollover is \$500 per person, up to \$1000 per family unit.

*Eligibility requirements

1. Must have County health insurance coverage on September 1st
 2. Then is your insurance status single or family unit?
 3. Then what is your benefit eligibility status on January 1st of the following year; must be employed by the County and have a benefit position
 4. Then in mid-April the rollover dollars are calculated based on your total deductible paid for the prior year
- TPA: Third Party Administrator; a company that keeps track of who needs to pay towards the deductible (employee or County); also maintains HRA Rollover balances and payments. Medical Associates uses Health Choices. Dean used EBC. The TPA automatically deposits rollover money into your bank account if it determines you have a rollover balance and you need to pay your share of a deductible.

2013 HRA Rollover Calculation

The rollover calculation and distribution begins after the first quarter of the year (mid-April) so the medical providers have time to submit your 2012 claims. The 2013 process took longer since this was the first time and there were some “bugs” that had to be worked out.

Rollover balances calculated in 2013 were based on you or your family’s medical claims in 2012.

Example

2012: Jill, a single person, has \$400 of medical claims
Jill pays \$400
Grant County pays \$0
Jill’s HRA Rollover balance in 2013 is \$500

2013: Jill has \$400 of medical claims
The TPA deposits \$400 of Jill’s rollover balance into her bank account
Grant County pays \$0
Jill’s HRA Rollover in 2014 is \$100 (from 2012) plus another \$500 (from 2013); total of \$600

Single versus Family Unit

(Family Unit = Employee/Spouse, Employee/Child(ren), or Family)

Coverage	Your share of the deductible	Grant County's share of the deductible	Insurance company pays	Rollover Funding
Single	First \$500	The next \$1,500	All medical costs over \$2,000	Up to \$500 ⁽¹⁾
Family Unit	First \$500 per person (\$1,000 family maximum)	The next \$3,000 after deductible	All medical costs after deductible and HRA are paid	Up to \$1,000 ⁽²⁾

⁽¹⁾ Single: You would receive rollover funding in the amount of \$500 less what the County paid toward your deductible.

⁽²⁾ Employee/Spouse: The process is the same as single for each person. The rollover would be \$400 if the employee has over \$2,000 and the spouse has \$600 in total expenses. The County paid over \$500 for the employee and \$100 for the spouse (Employee \$500 – \$500 = 0; Spouse \$500 - \$100 = \$400).

Family or Employee/Child(ren): The process is the same as single for each person. The deductible the County pays is up to \$500 per person with a maximum of \$1,000 for the family unit. Example:

	Medical Expenses	Employee Deductible	Deductible Balance Paid by County	Insurance Pays	Calculation of Family Unit's Rollover (\$1,000 maximum)
Person 1	\$ 5,000	\$ 500	\$ 1,500	\$ 3,000	- \$ 500
Person 2	\$ 400	\$ 400	\$ 0	0	- \$ 0
Person 3	\$ 300	\$ 100	\$ 200	0	- \$ 200
					= \$ 300 rollover

Access to Rollover Balance Information:

Dean: Call EBC at (800) 346-2126
or visit them online at www.ebcflex.com

Medical Assoc: Call Health Choices at (866) 390-3872
or visit them online at www.preferredhealthchoices.com

Questions?

Feel free to contact the Grant County Personnel Office with any questions you may have.
(608)723-2540 or dmergen@co.grant.wi.gov